

In re:  
Amy Kempczynski  
Debtor(s)

Case No. 18-16269-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 15, 2020

User: SaraR  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2020:

Recip ID	Recipient Name and Address
db	+ Amy Kempczynski, 134 Meadowbrook, Brookhaven, PA 19015-2813

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 16 2020 03:39:55	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2020 at the address(es) listed below:

Name	Email Address
ALLAN K. MARSHALL	on behalf of Debtor Amy Kempczynski akm6940@aol.com
KEVIN G. MCDONALD	on behalf of Creditor State Financial Network LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor State Financial Network LLC bkgroup@kmlawgroup.com

District/off: 0313-2

User: SaraR

Page 2 of 2

Date Rcvd: Oct 15, 2020

Form ID: pdf900

Total Noticed: 2

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Amy Kempczynski		CHAPTER 13
	<u>Debtor</u>	
State Financial Network LLC		
	<u>Movant</u>	
vs.		NO. 18-16269 ELF
Amy Kempczynski		
	<u>Debtor</u>	
William C. Miller, Esquire		11 U.S.C. Section 362
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$10,427.04**, which breaks down as follows;

Post-Petition Payments: April 2020 to October 2020 at \$1,313.72/month  
Fees & Costs Relating to Motion: \$1,231.00  
**Total Post-Petition Arrears \$10,427.04**

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on November 1, 2020 and continuing through July 1, 2021 until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,313.72** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$1,158.56** towards the arrearages on or before the last day of each month at the address below;

State Financial Network LLC c/o David T. Park  
5 Hillman Drive, Suite 300  
Chadds Ford, PA 19317

Page 1 of 3

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

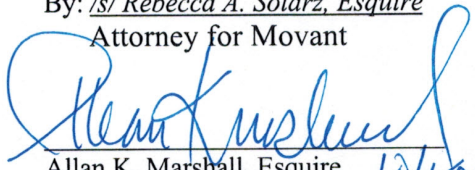
9. The parties agree that a facsimile signature shall be considered an original signature.

Date: \_\_\_\_\_

Date: 10/14/20

By: /s/ Rebecca A. Solarz, Esquire

Attorney for Movant

  
Allan K. Marshall, Esquire  
Attorney for Debtor

10/14/20 at 11:58 AM

Page 2 / 3

## **ORDER**

Approved by the Court this 15th day of October, 2020. However, the court retains discretion regarding entry of any further order.



---

Bankruptcy Judge  
Eric L. Frank

*Page 3 of 3*